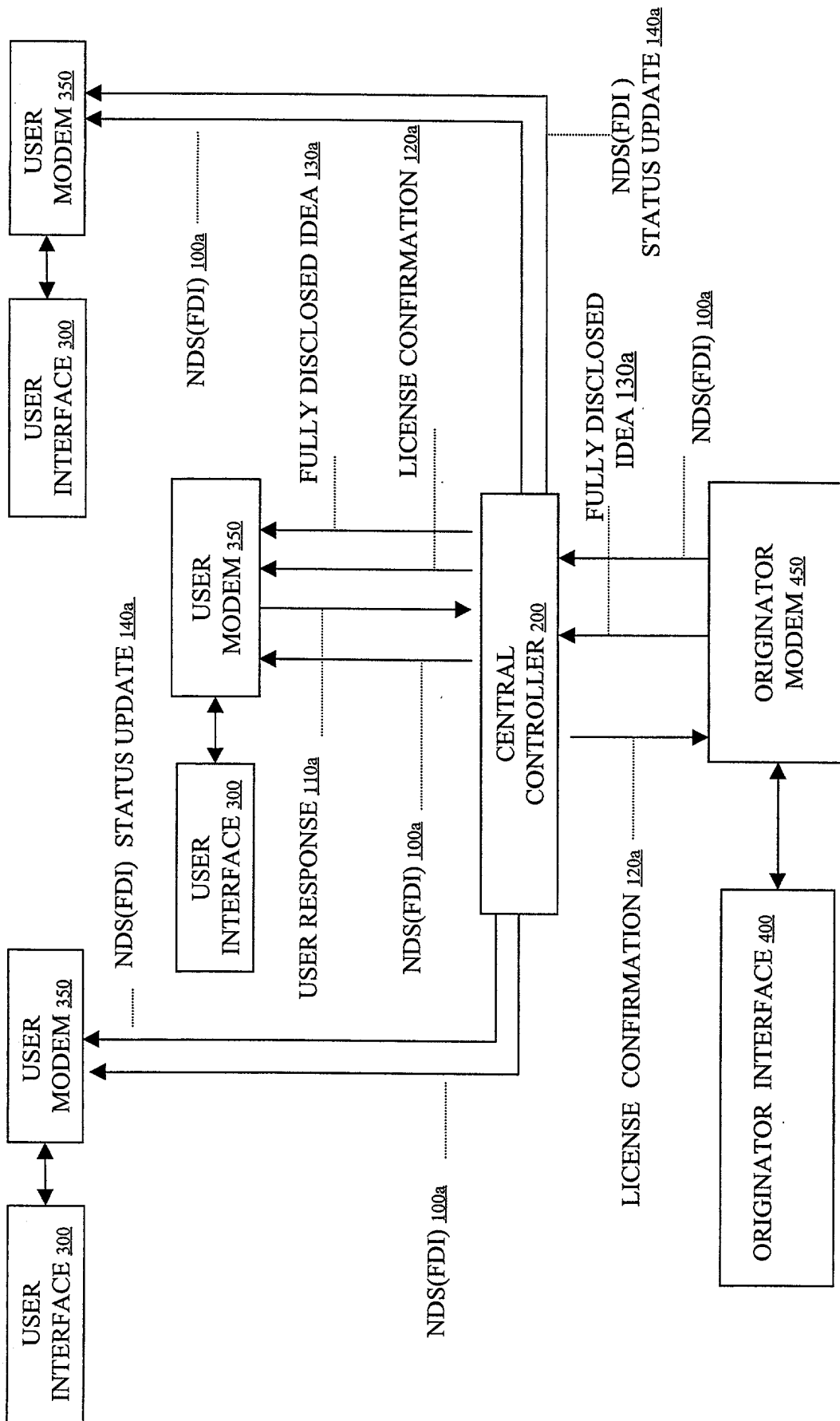
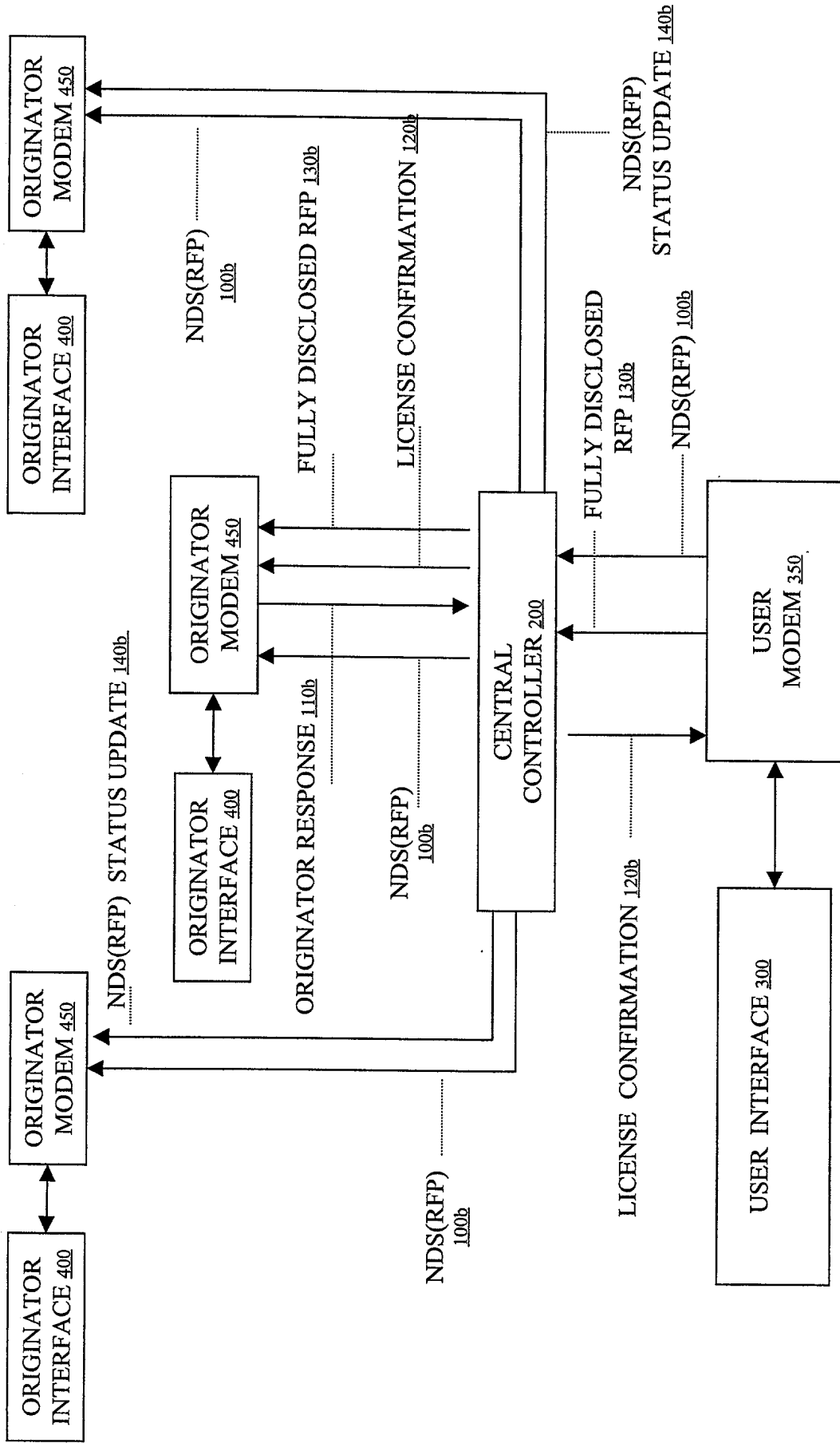


# **ORIGINATOR-DRIVEN SYSTEM**

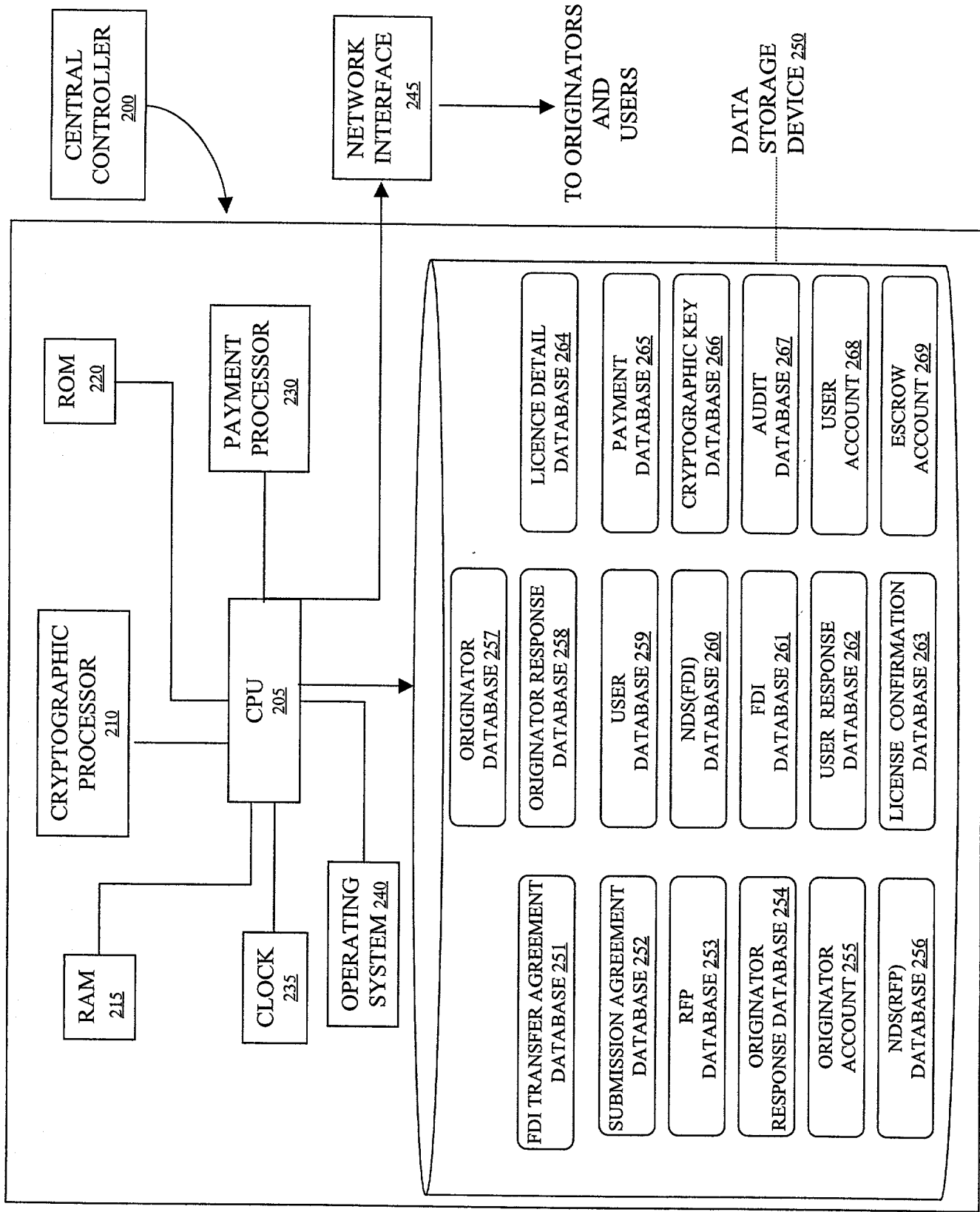


**FIGURE 1a**

# **USER-DRIVEN SYSTEM**



**FIGURE 1b**



**FIGURE 2**

FIG. 3 is a block diagram of a system 300, according to one embodiment of the present invention. The system 300 includes a user interface 300, a video monitor 330, a video driver 325, a CPU 305, a RAM 315, a ROM 320, a payment processor 340, a clock 335, a cryptographic processor 310, a data storage device 360, a modem 350, a biometric device 355, an input device 345, a message database 370, and an audit database 380.

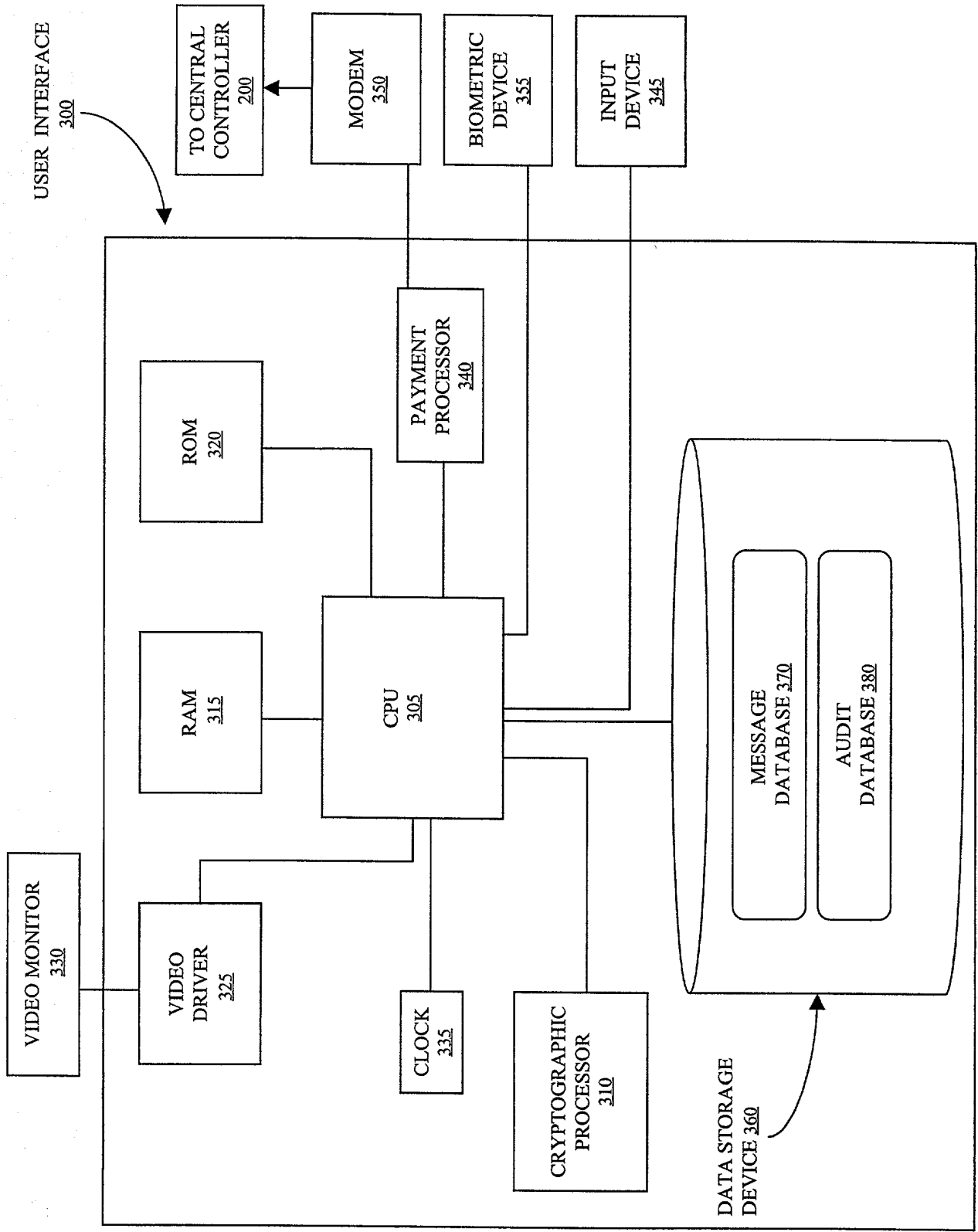


FIGURE 3

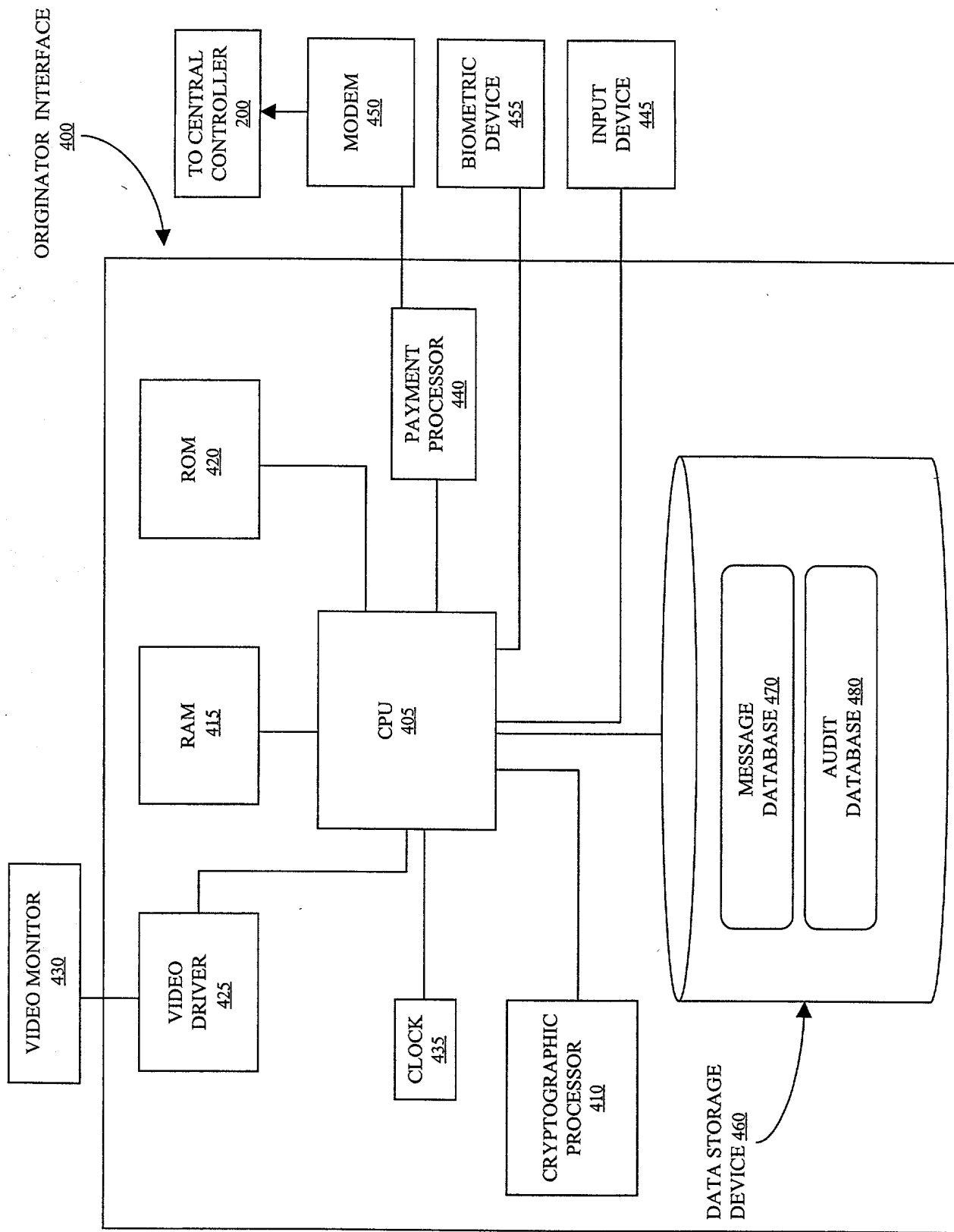
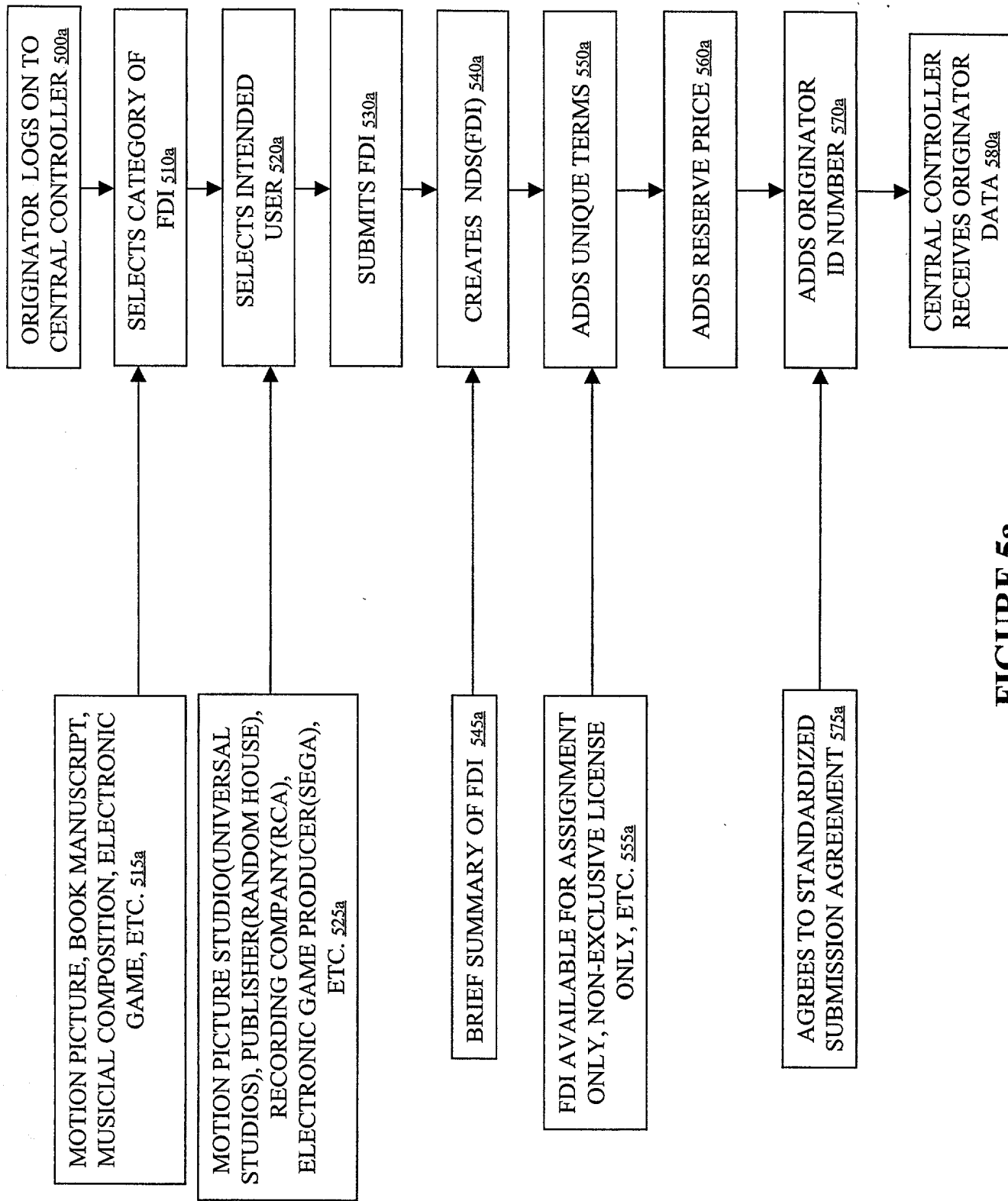
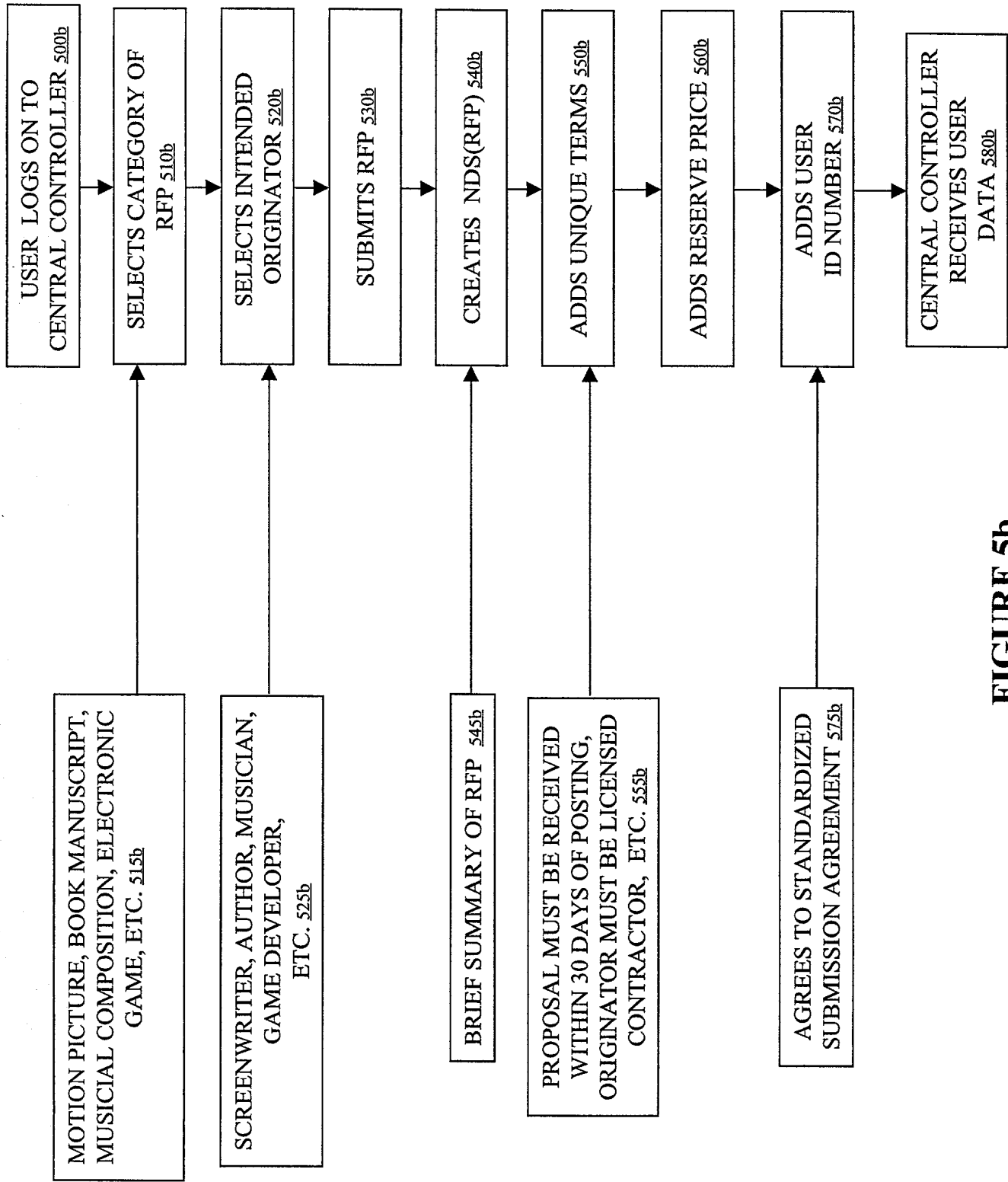


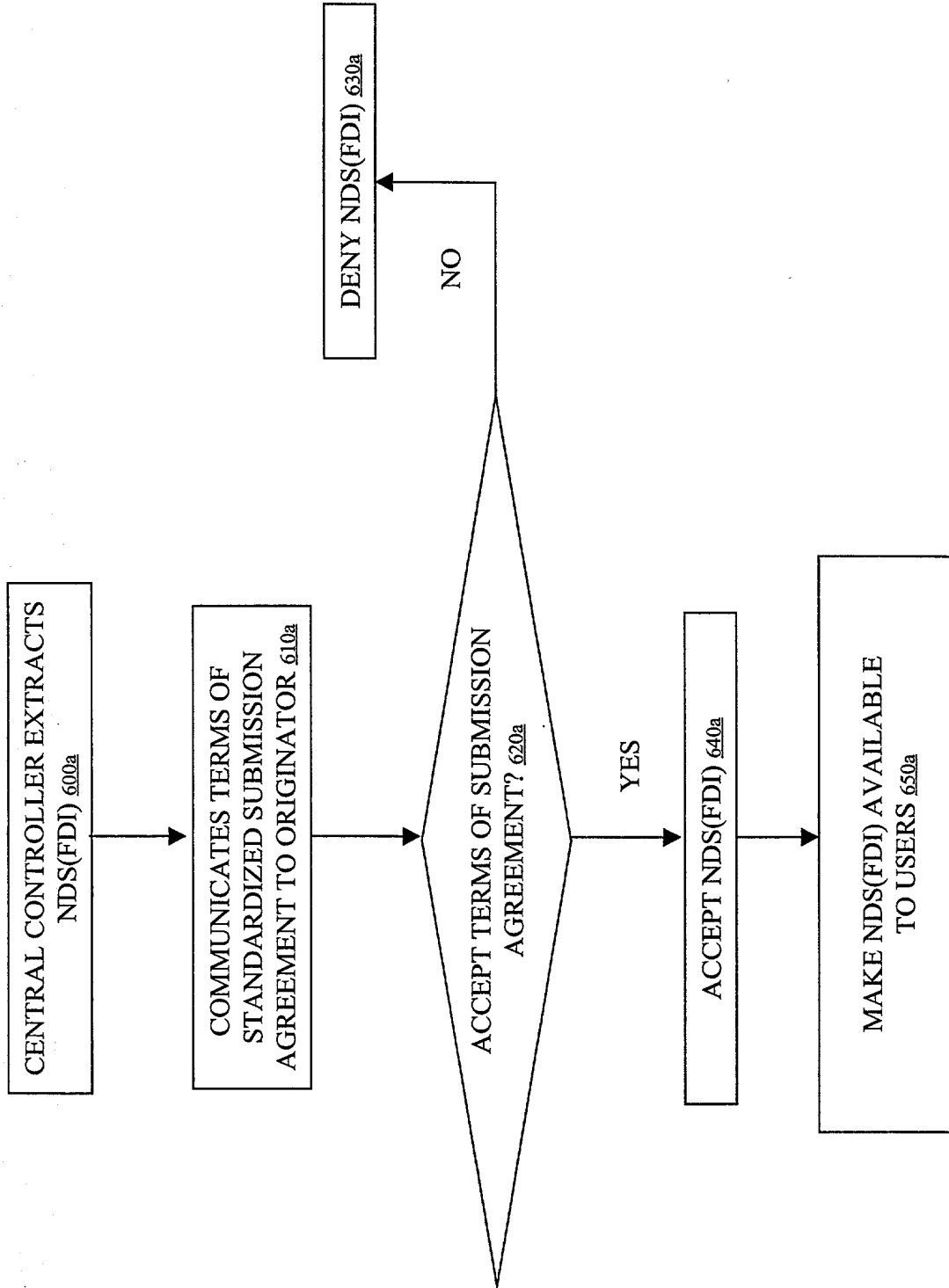
FIGURE 4



**FIGURE 5a**

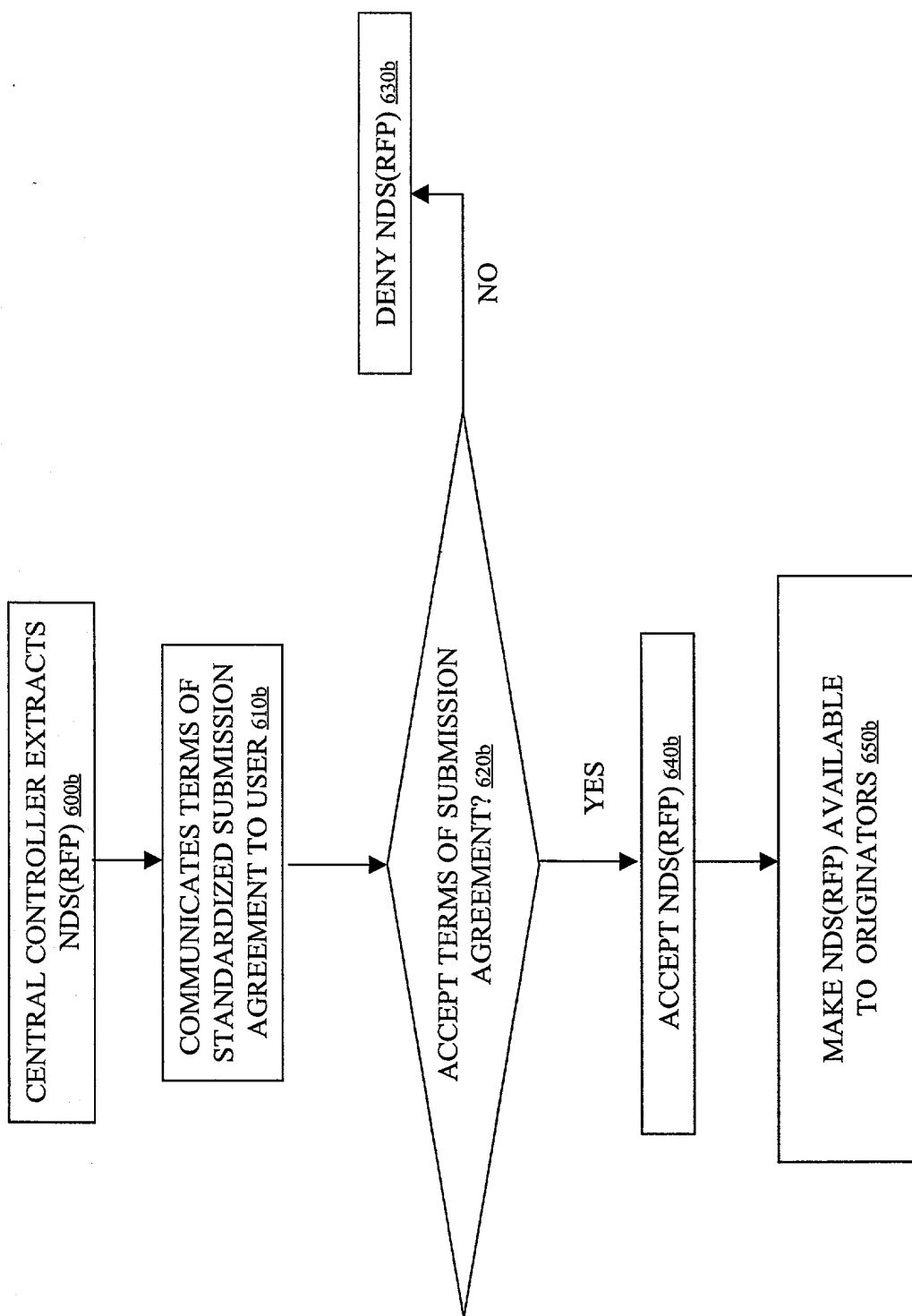


**FIGURE 5b**

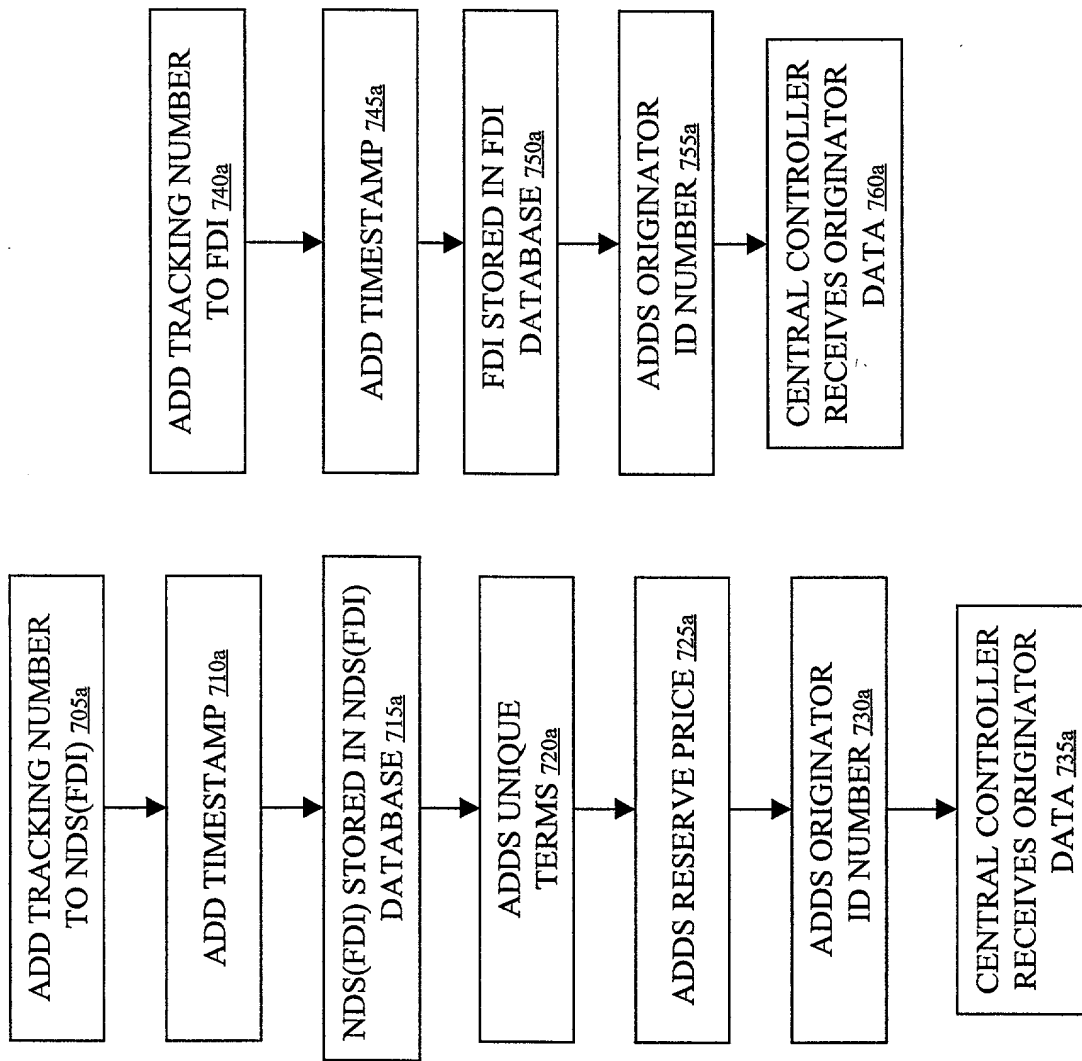


**FIGURE 6a**





### FIGURE 6b



**FIGURE 7a**

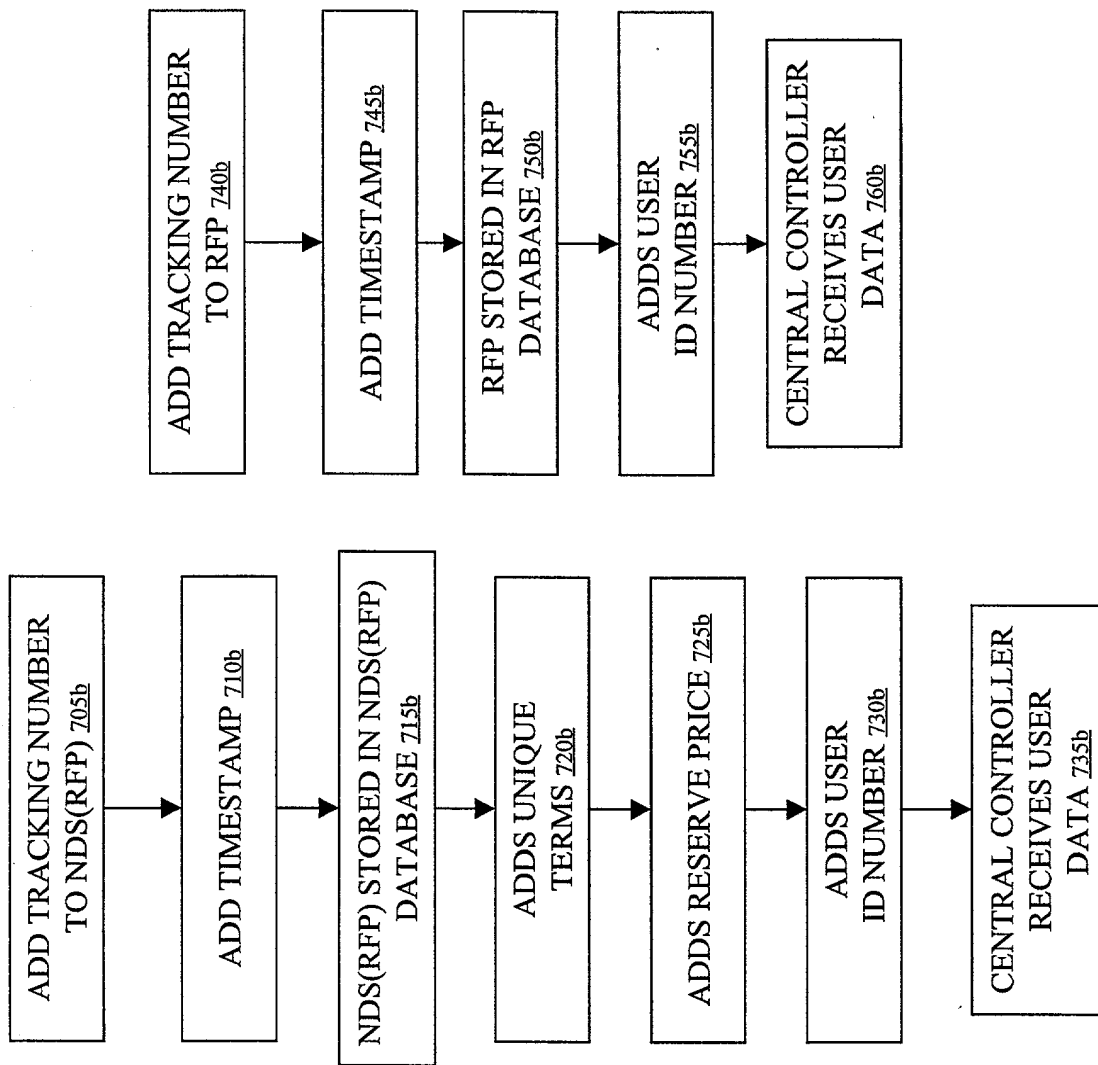
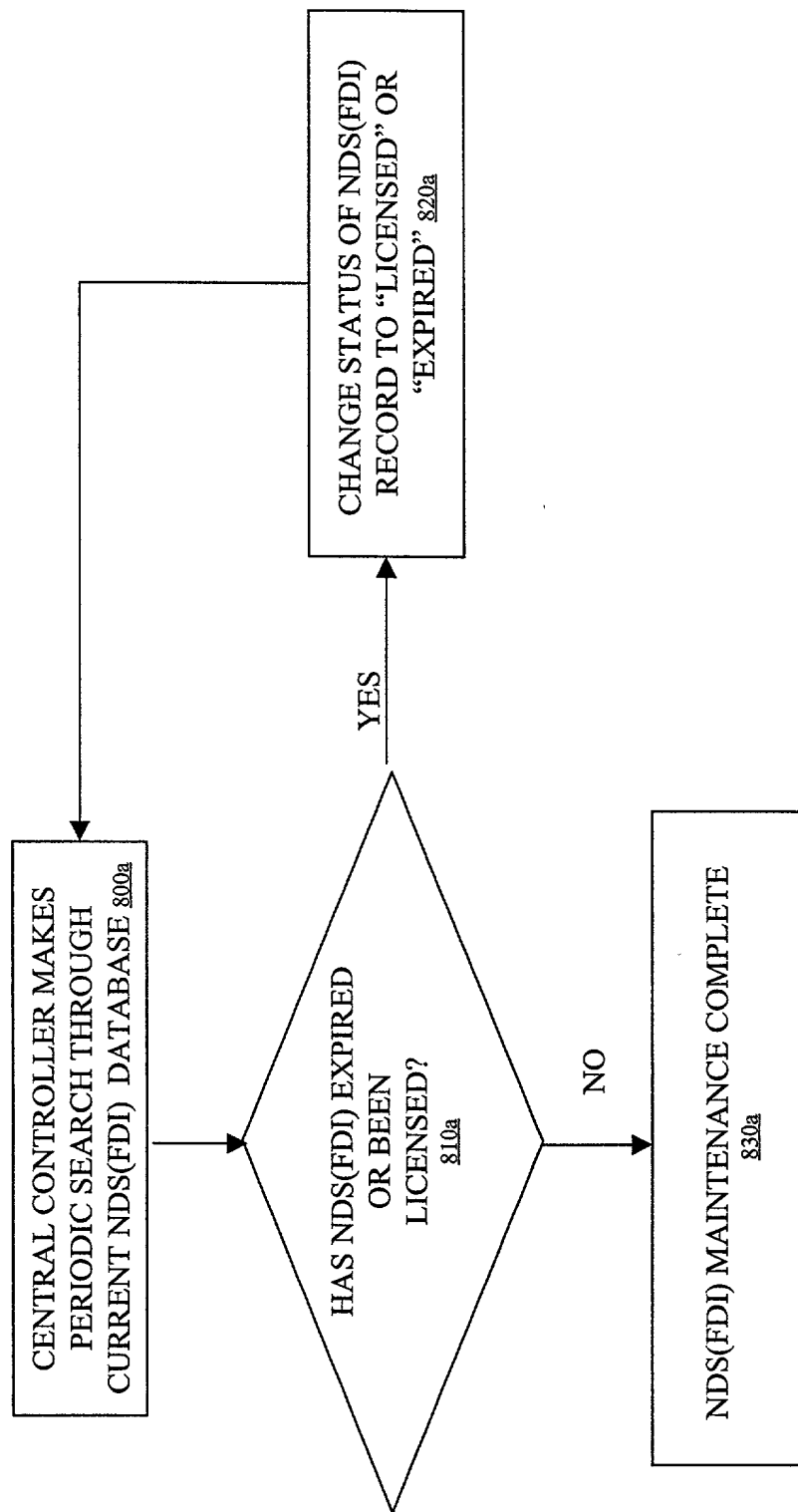
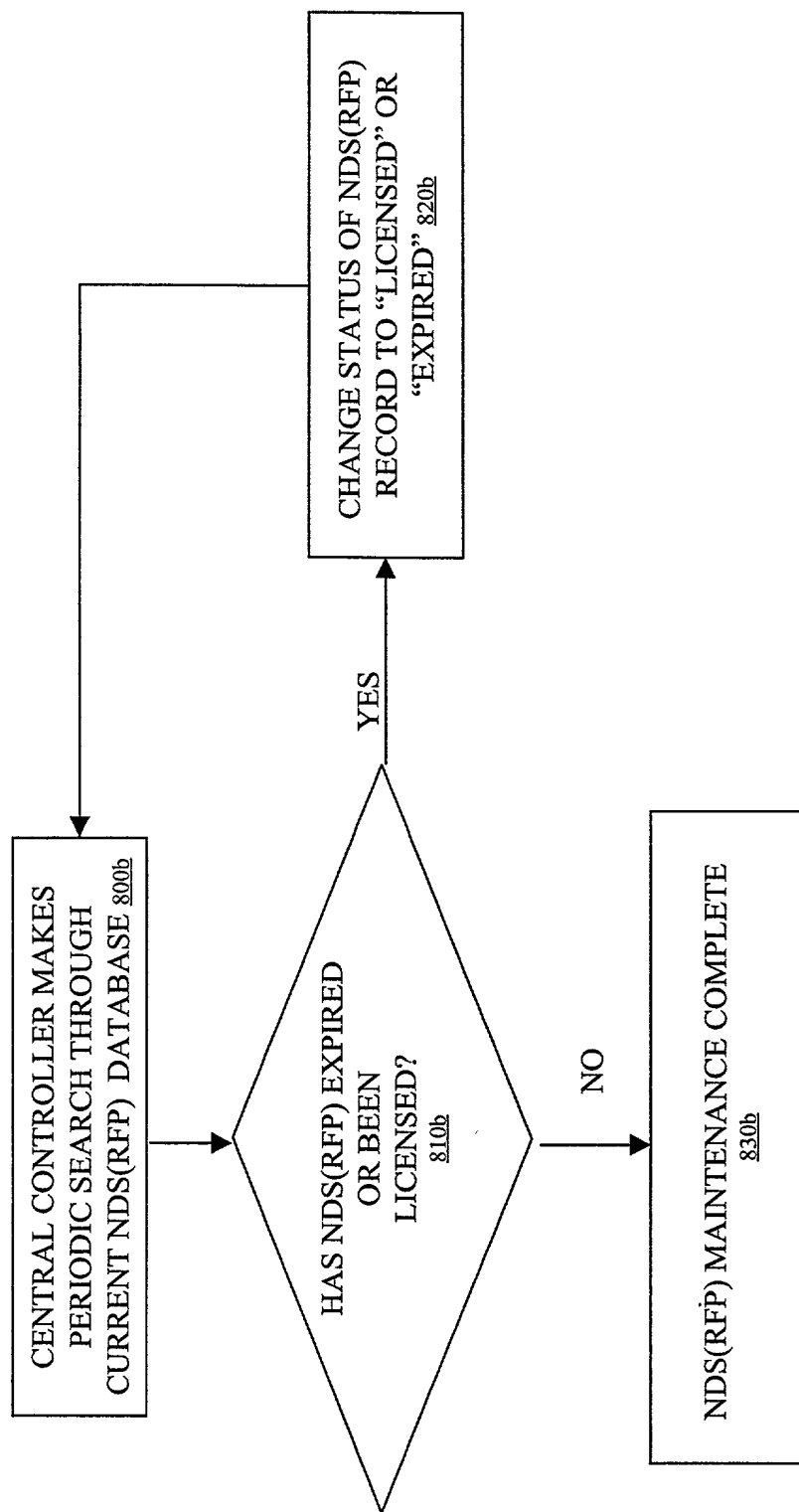


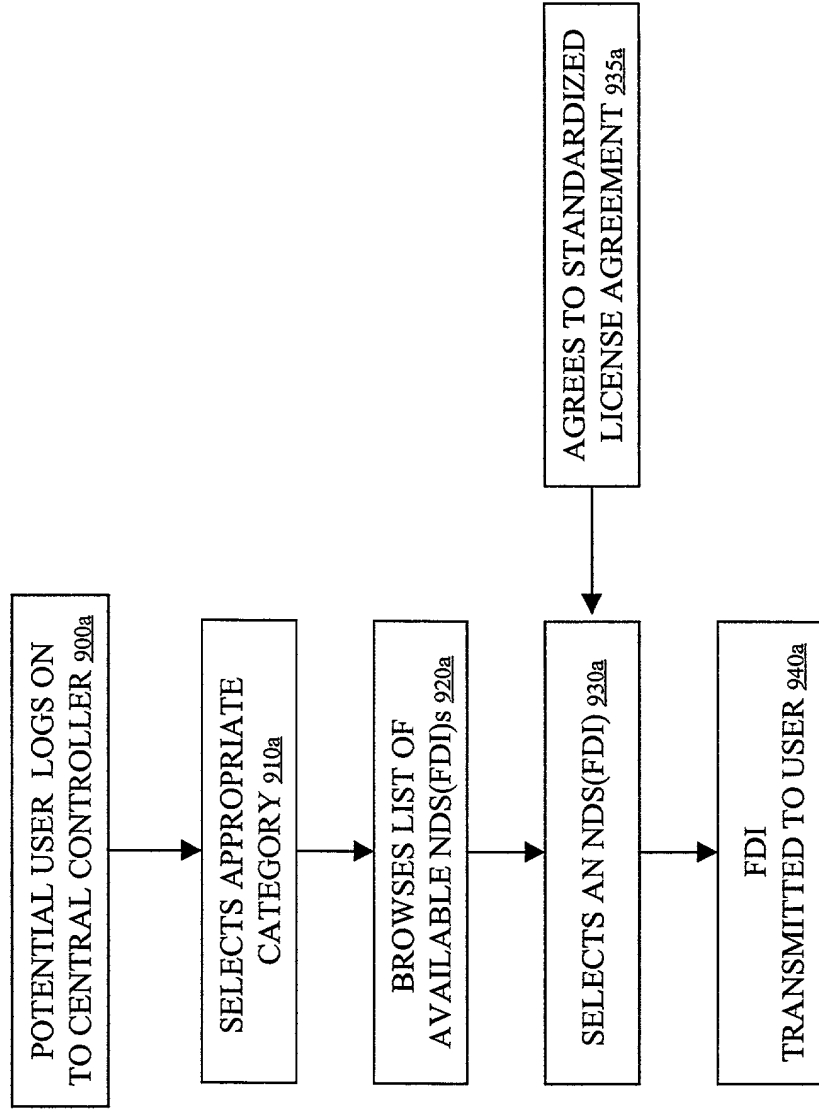
FIGURE 7b



**FIGURE 8a**



**FIGURE 8b**



**FIGURE 9a**

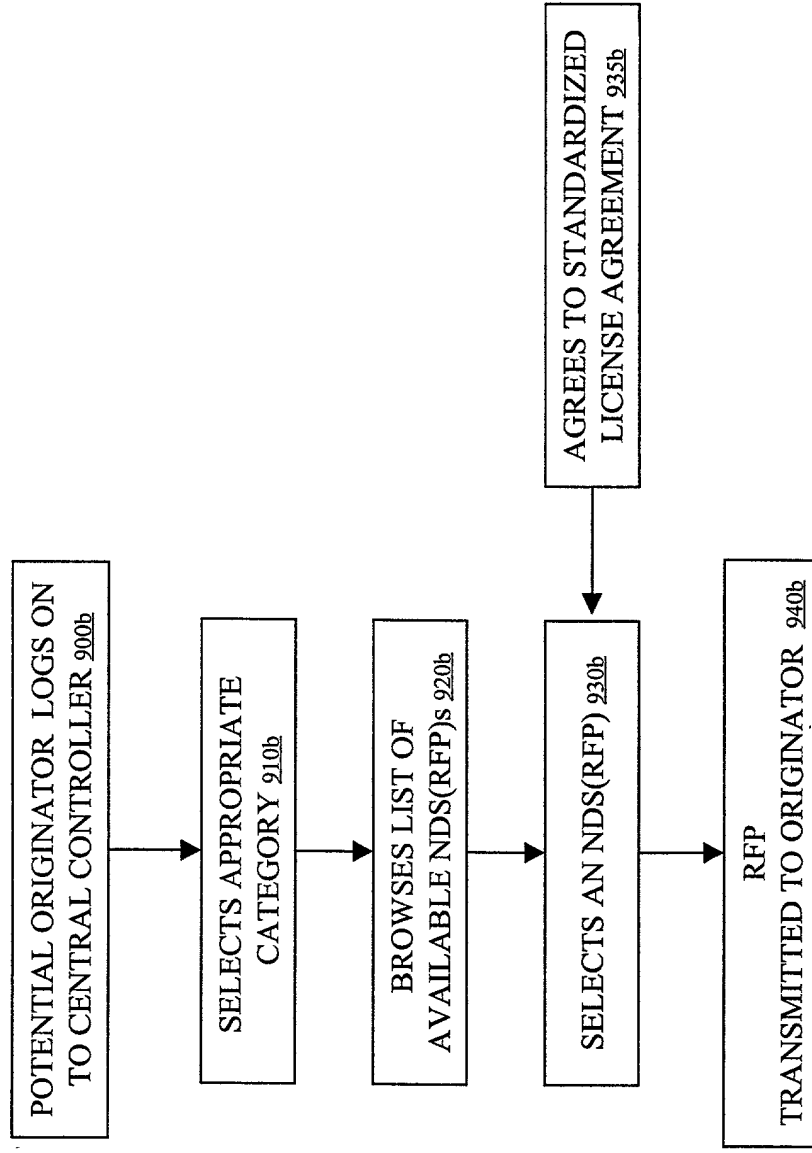


FIGURE 9b

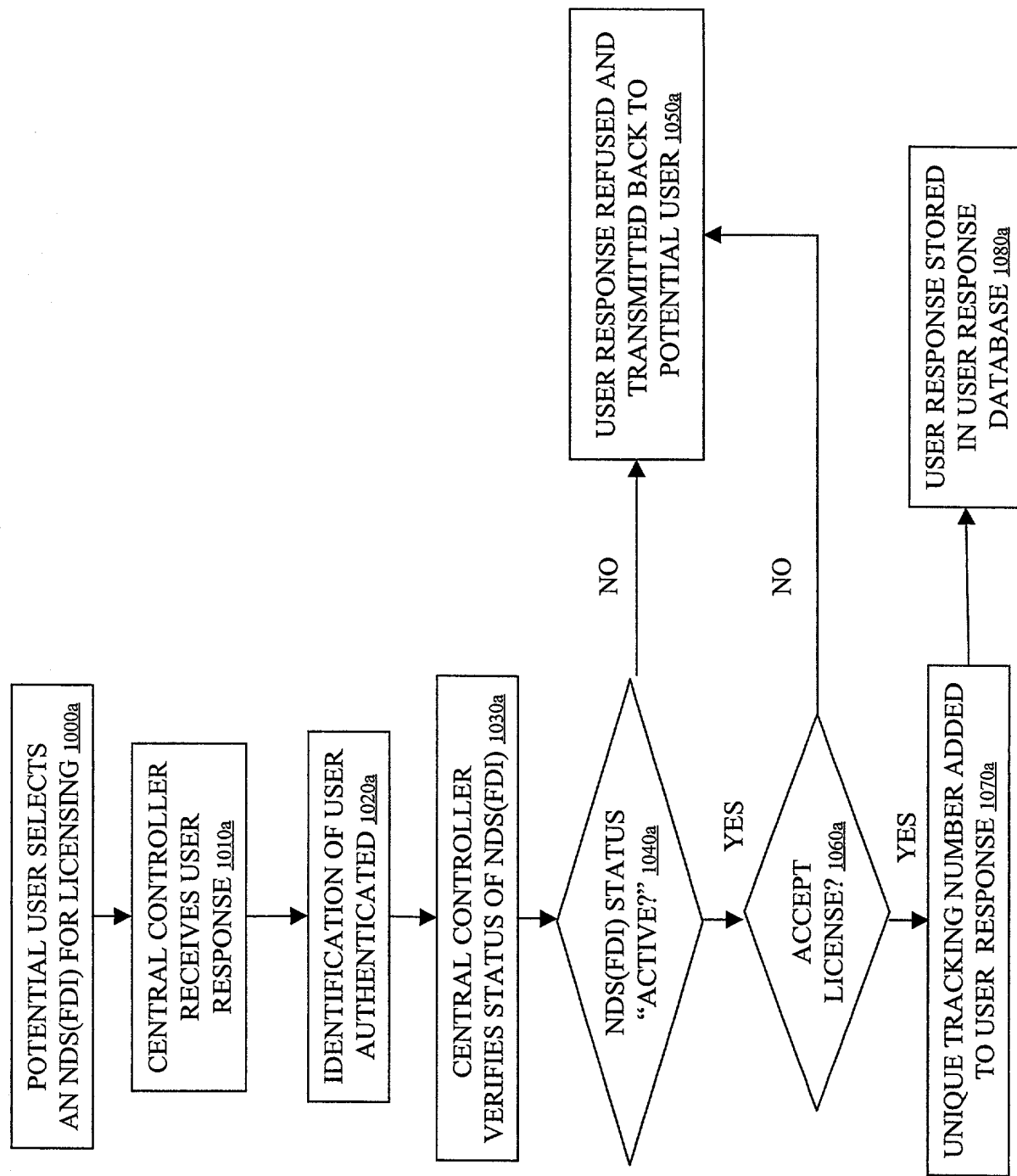


FIGURE 10a



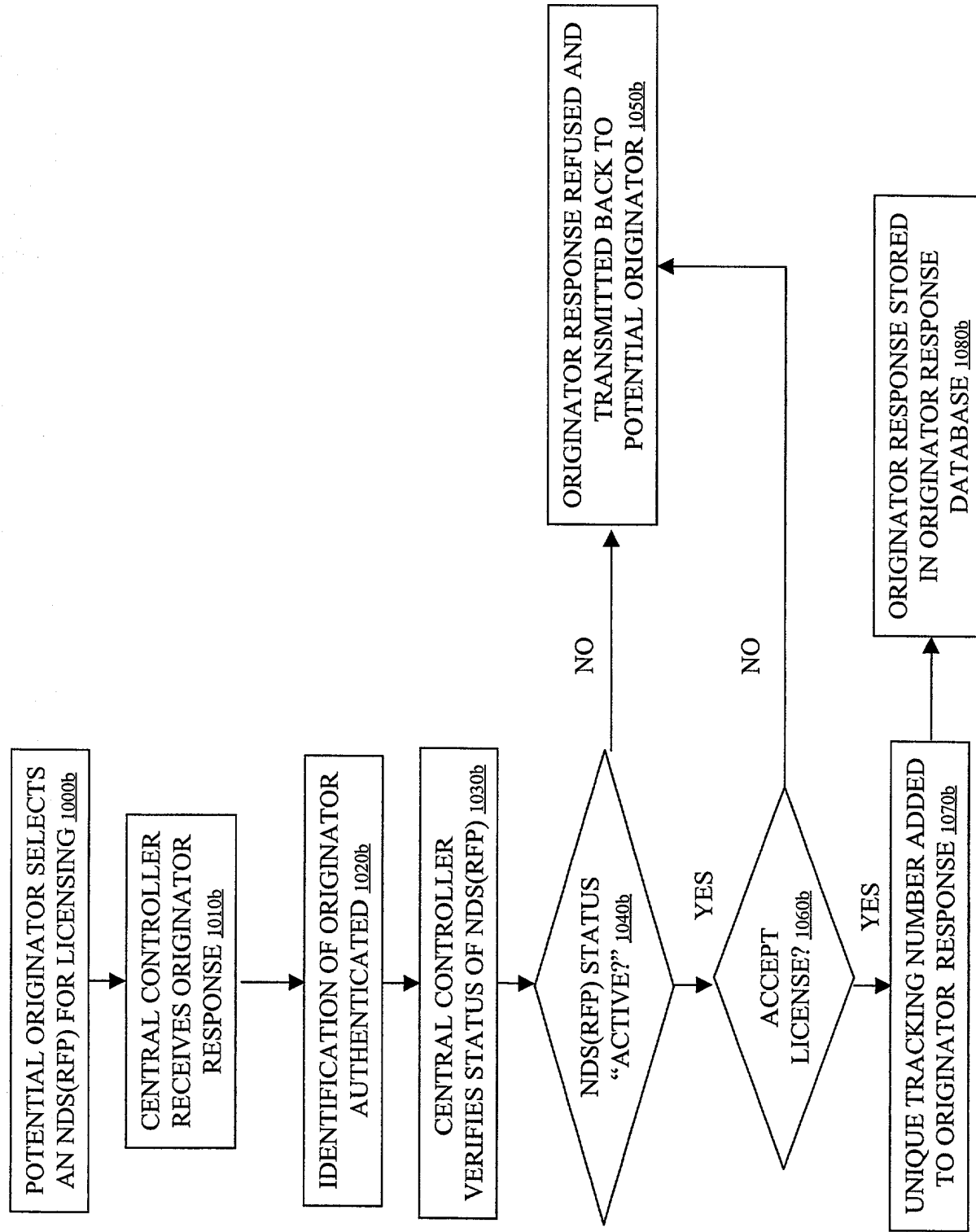
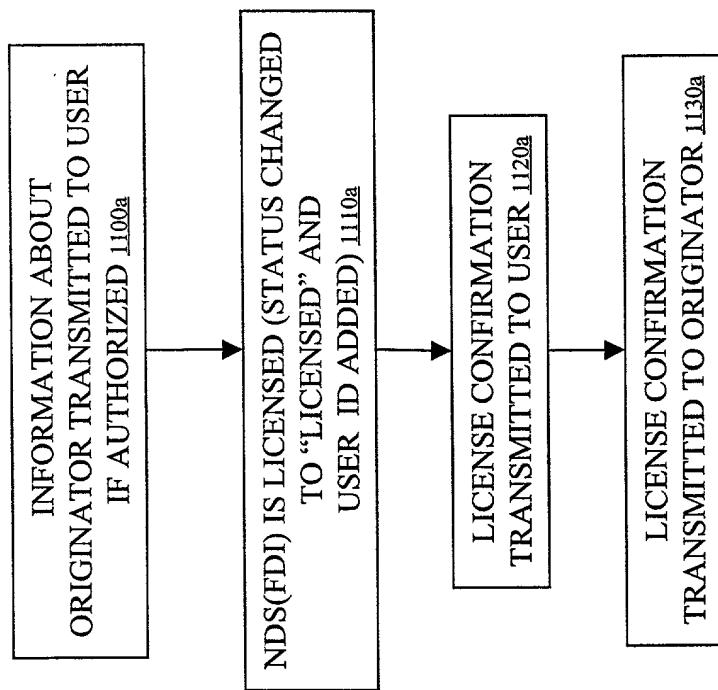
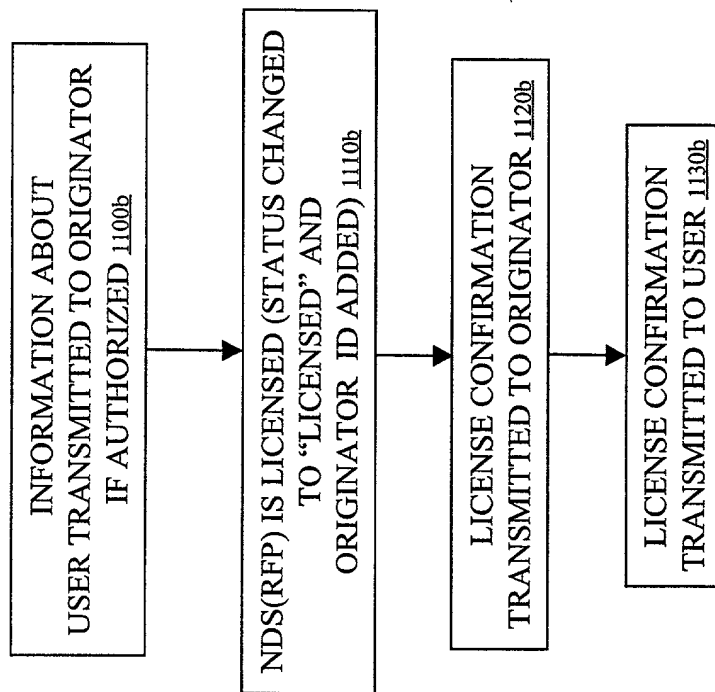


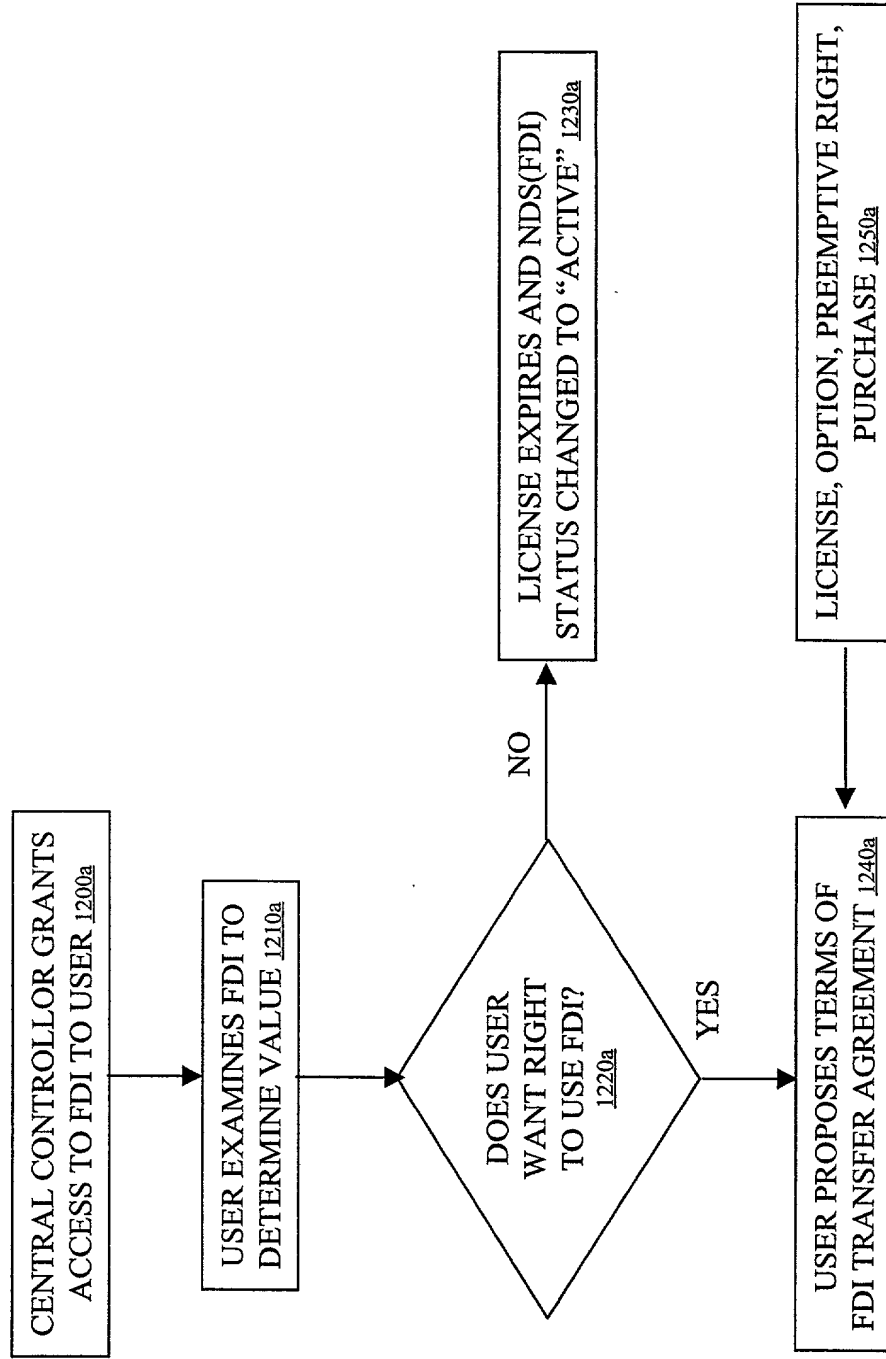
FIGURE 10b



**FIGURE 11a**



**FIGURE 11b**



**FIGURE 12a**

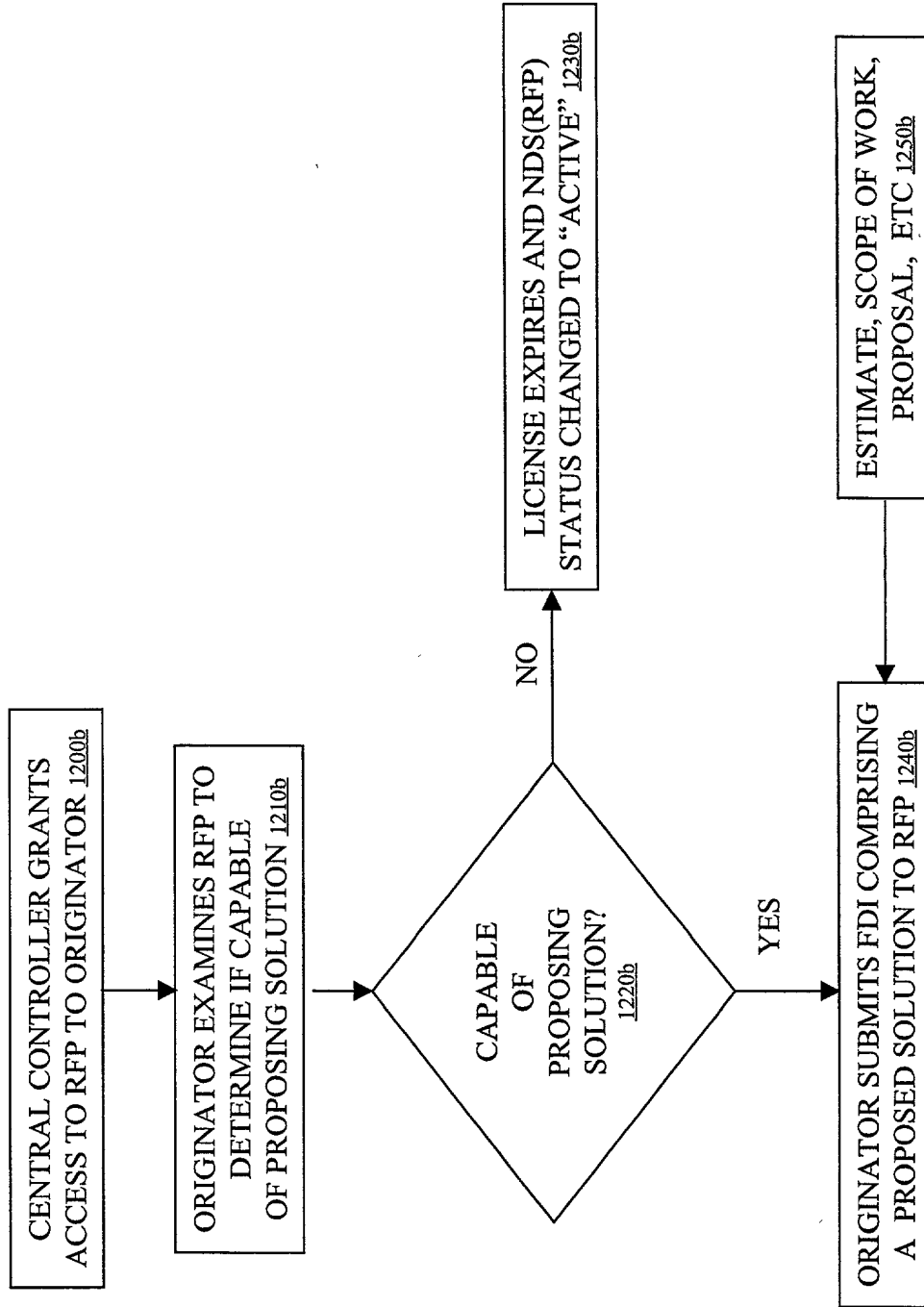


FIGURE 12b

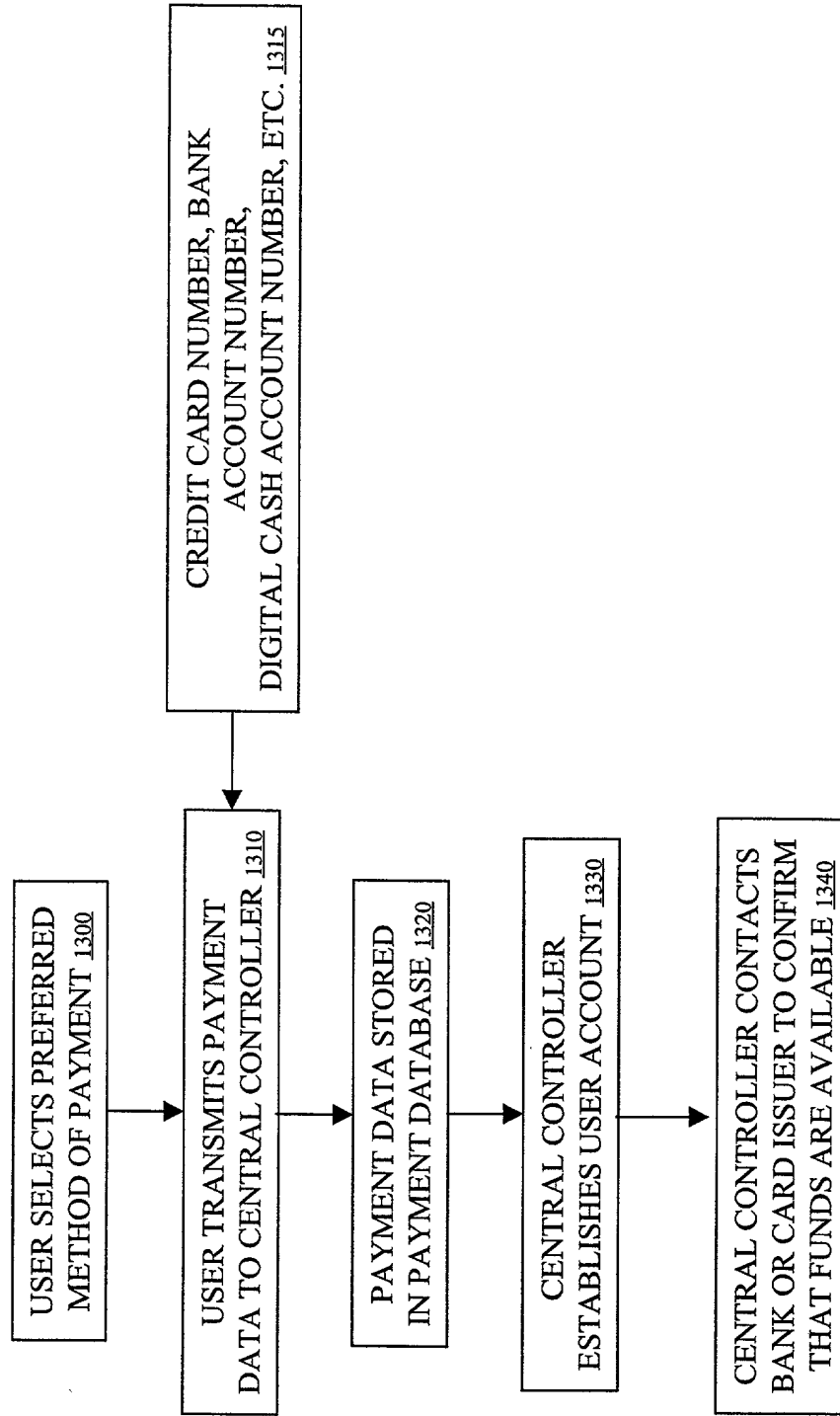
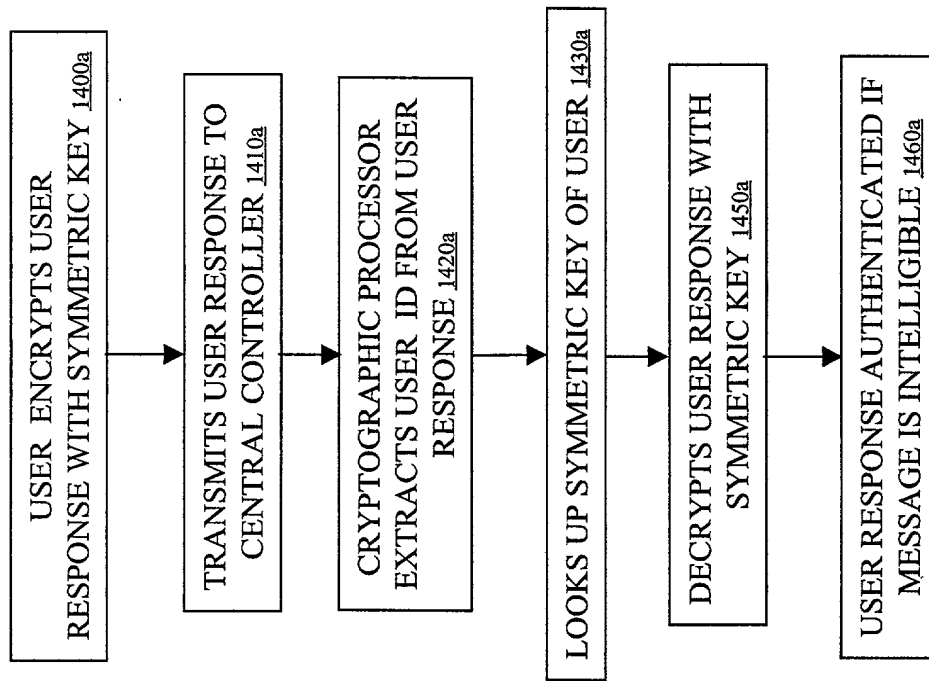
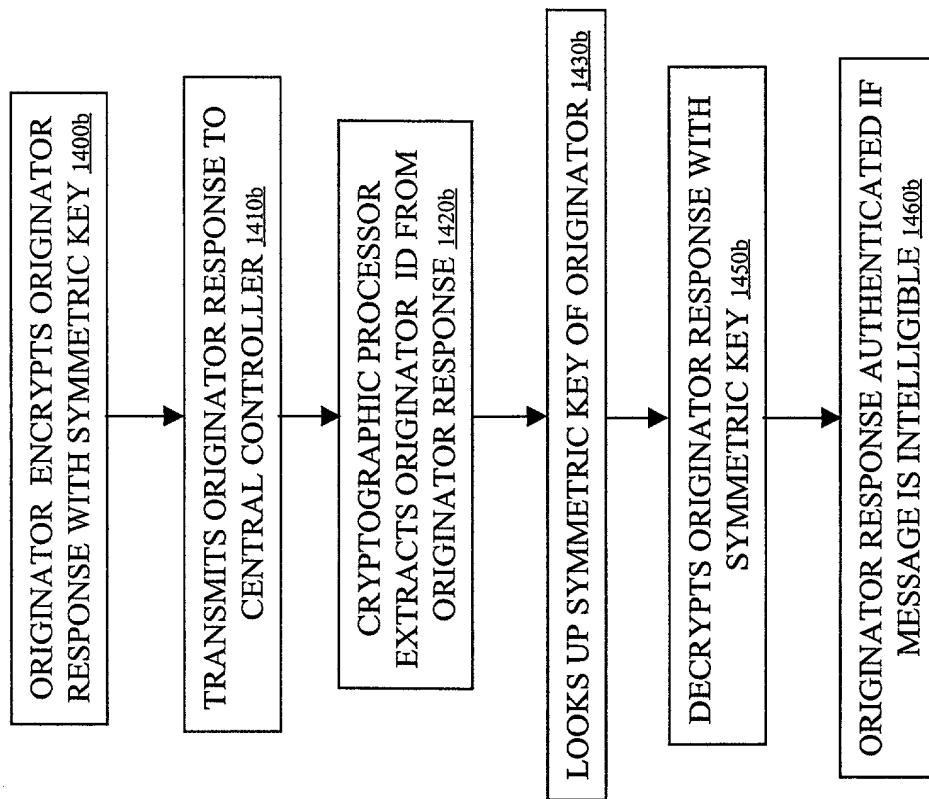


FIGURE 13

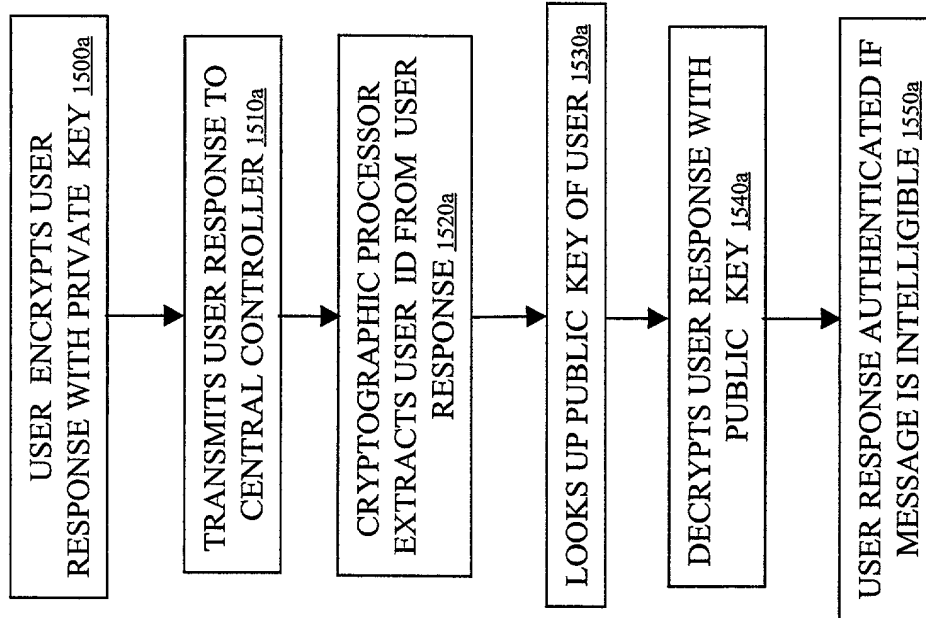


**FIGURE 14a**

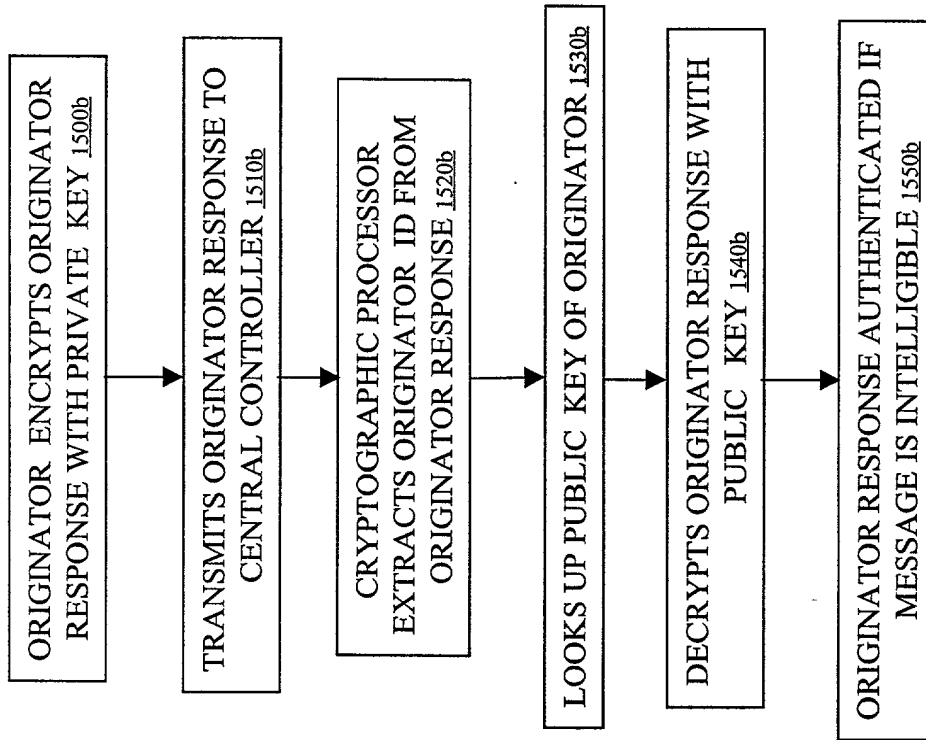


**FIGURE 14b**

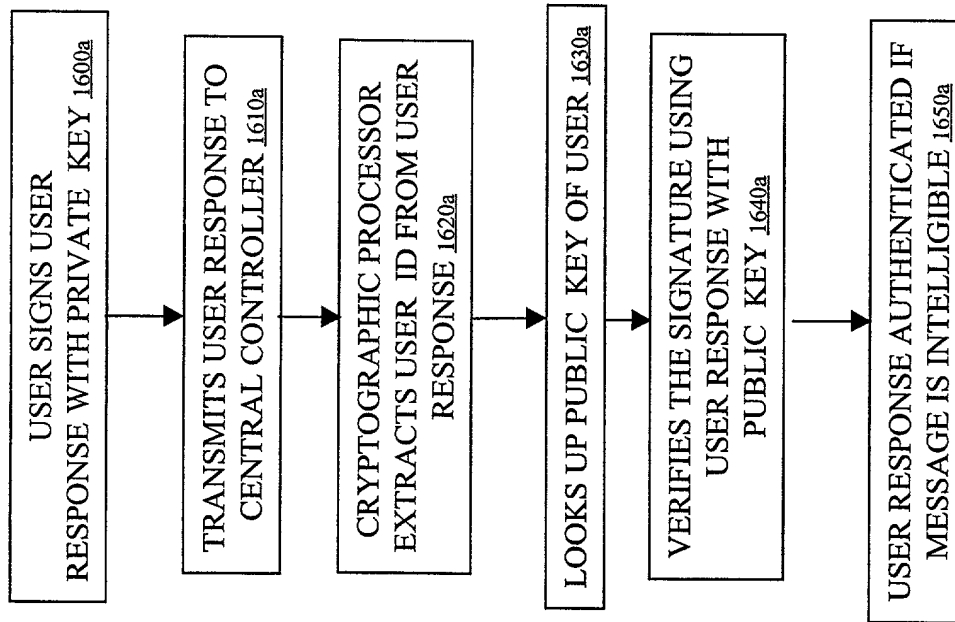




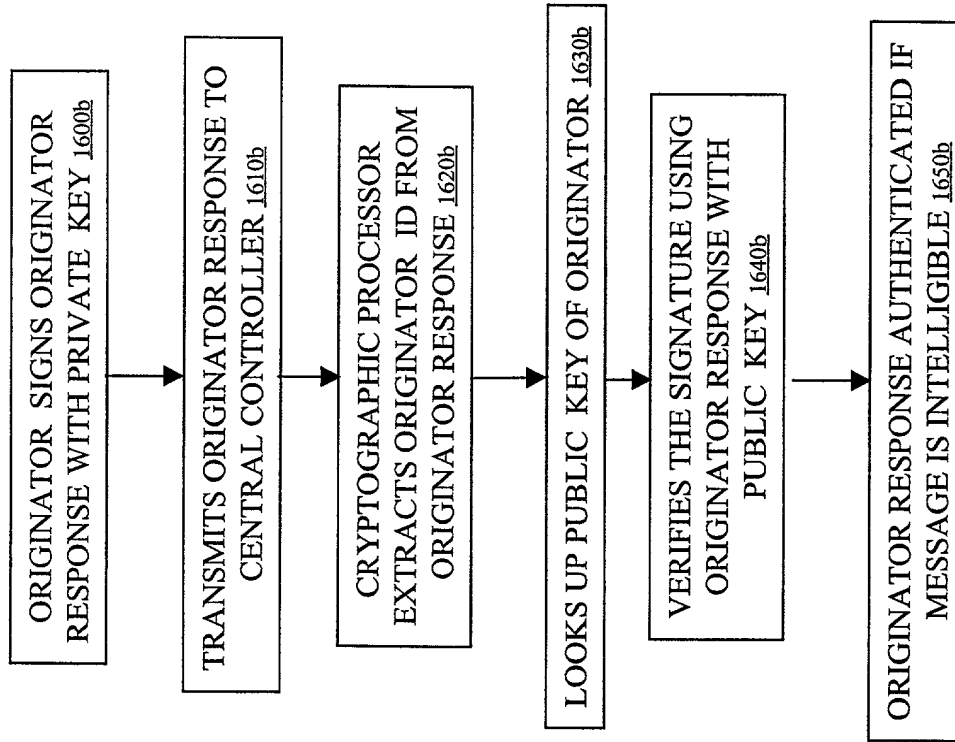
**FIGURE 15a**



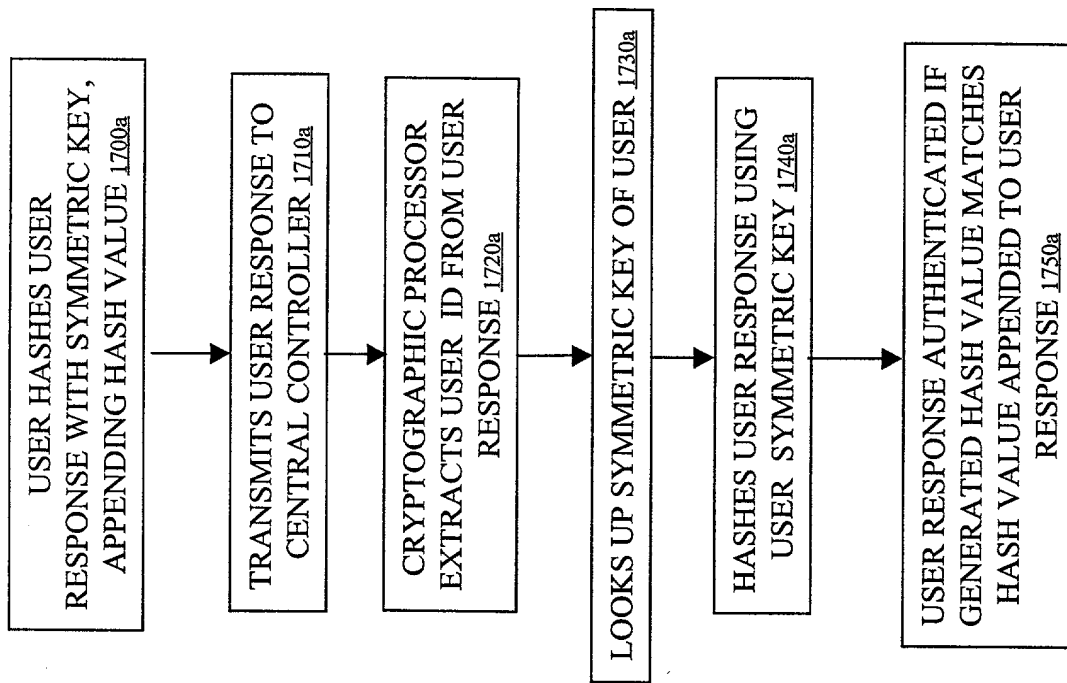
**FIGURE 15b**



**FIGURE 16a**



**FIGURE 16b**



**FIGURE 17a**

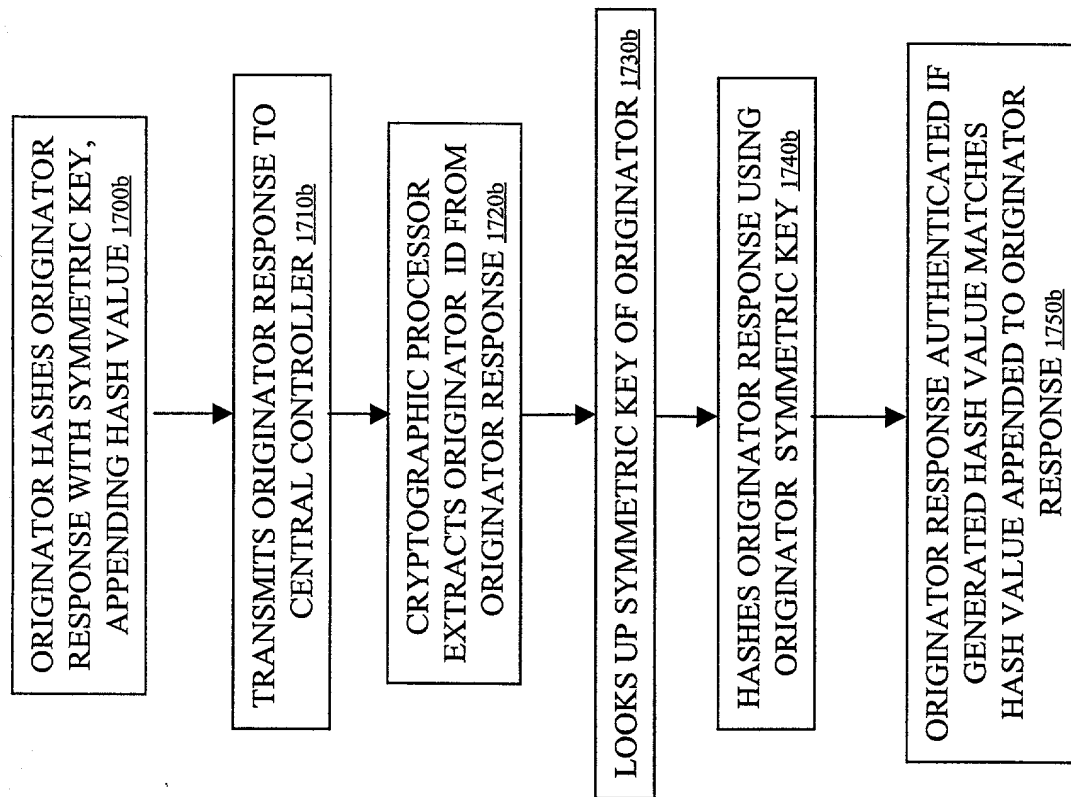
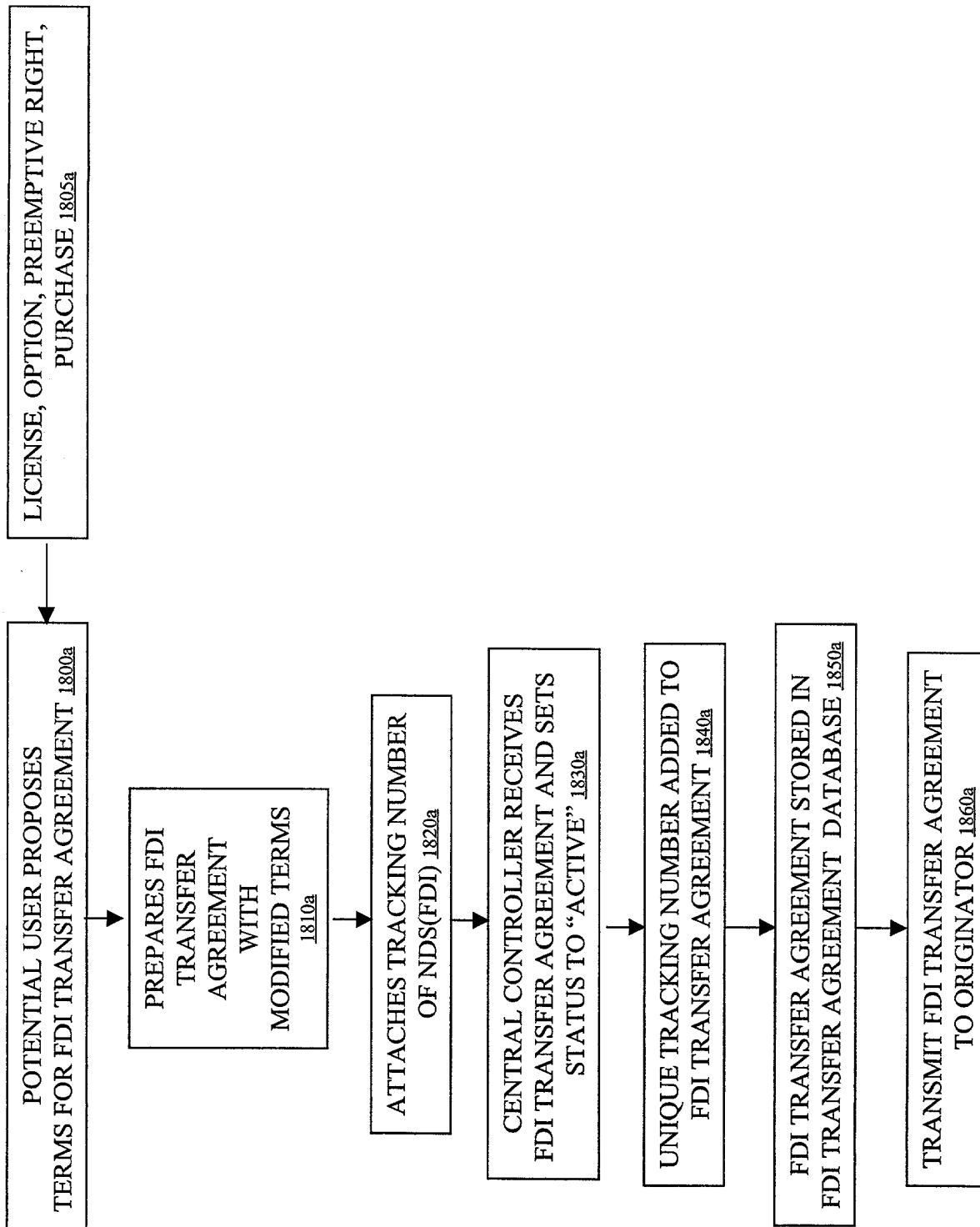


FIGURE 17b



**FIGURE 18a**

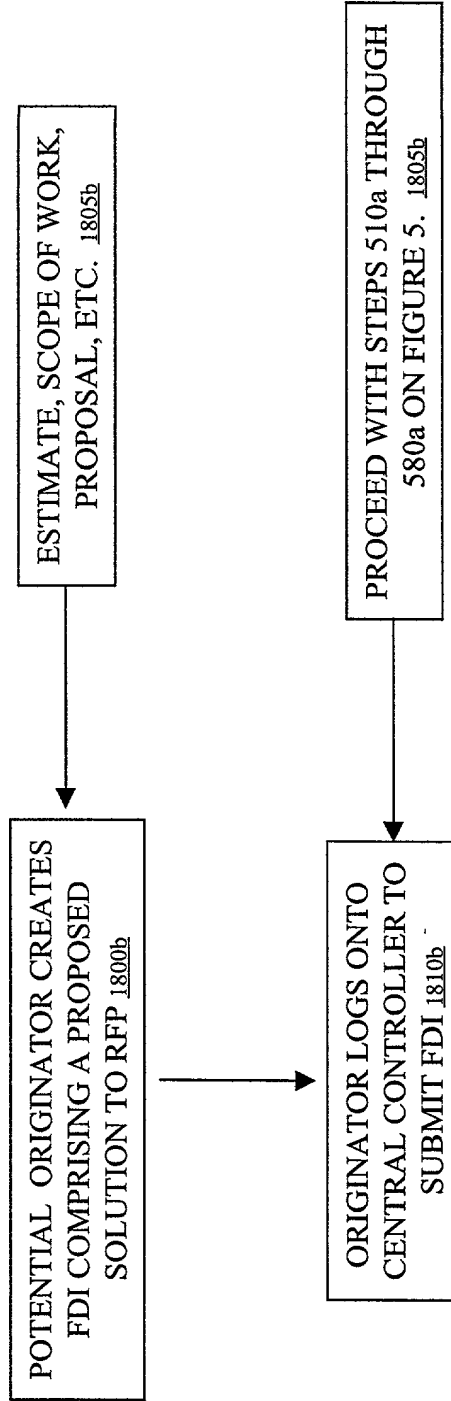


FIGURE 18b



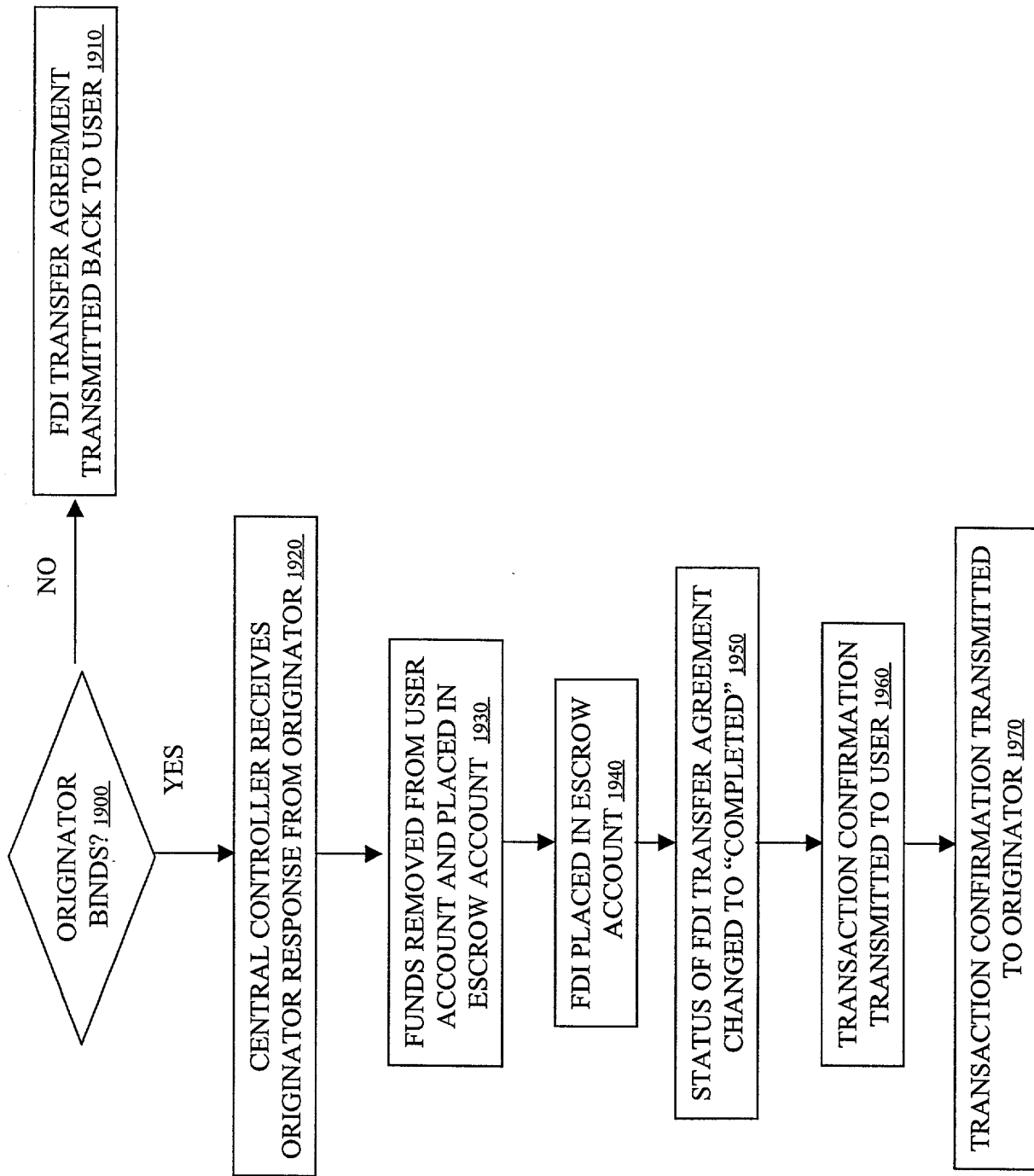


FIGURE 19

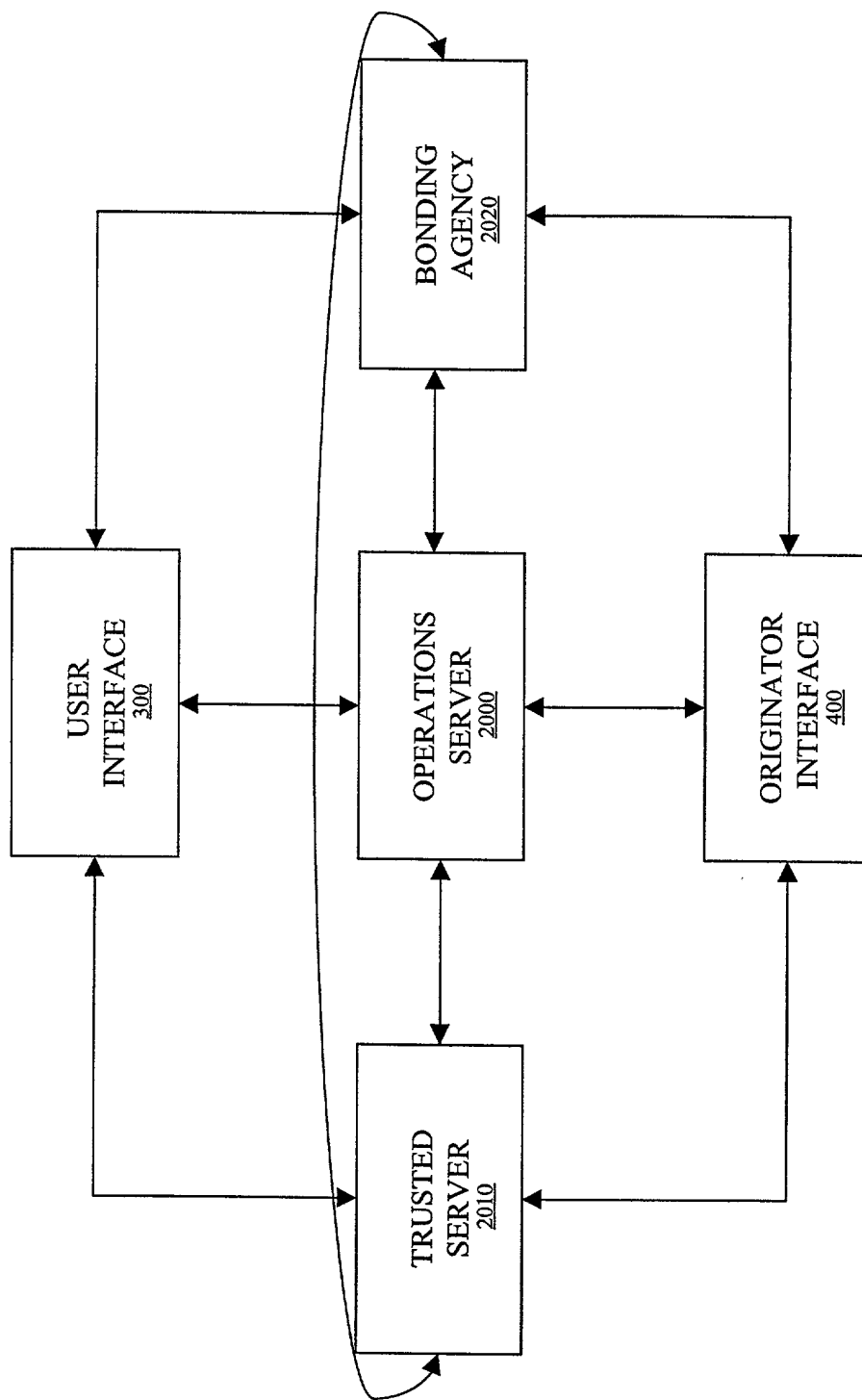


FIGURE 20